

Information to identify the case:

Debtor 1	<u>Lizzette Quiroga</u>	Social Security number or ITIN	xxx-xx-4826
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-29274-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lizzette Quiroga

6/2/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lizzette Quiroga
 Debtor

Case No. 16-29274-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Jun 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2017.

db +Lizzette Quiroga, 411 Orchard Meadows Drive, Union, NJ 07083-4463
 cr +BMW Financial Services NA, LLC Department, Ascension Capital Group, PO Box 165028,
 Irving, TX 75016-5028
 cr +Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C.,
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
 516437270 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 516484980 +BMW Financial Services NA, LLC, P.O. Box 165028, Irving, TX 75016-5028
 516437271 +Bmw Bank Of North Amer, 2735 E Parleys Ways Ste, Salt Lake City, UT 84109-1666
 516437273 +Caine & Weiner, 21210 Erwin Street, Woodland Hills, CA 91367-3714
 516437274 +Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142
 516638900 Directv, LLC, by American InfoSource LP as agent, PO Box 5008,
 Carol Stream, IL 60197-5008
 516437276 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 516610696 +Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
 516437278 Specialized Loan Servicing, LLC, PO Box 636007, Littleton, CO 80163-6007
 516537675 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 02 2017 22:29:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 02 2017 22:29:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 intp +E-mail/Text: BNC@magtrustee.com Jun 02 2017 22:30:11 Marie-Ann Greenberg,
 30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550
 cr +EDI: RMSC.COM Jun 02 2017 22:08:00 Synchrony Bank, c/o Recovery Mgmt. Sys.,
 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
 516437272 EDI: BMW.COM Jun 02 2017 22:08:00 Bmw Financial Services, 5515 Parkcenter Cir,
 Dublin, OH 43017
 516443641 +EDI: AISACG.COM Jun 02 2017 22:08:00 BMW Financial Services NA, LLC,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 516437275 +EDI: TSYS2.COM Jun 02 2017 22:08:00 Dsnb Bloom, 9111 Duke Blvd, Mason, OH 45040-8999
 516645319 EDI: PRA.COM Jun 02 2017 22:08:00 Portfolio Recovery Associates, LLC, C/O Nordstrom Fsb,
 POB 41067, Norfolk VA 23541
 516653570 EDI: PRA.COM Jun 02 2017 22:08:00 Portfolio Recovery Associates, LLC, c/o Bank Of America,
 POB 41067, Norfolk VA 23541
 516651384 EDI: PRA.COM Jun 02 2017 22:08:00 Portfolio Recovery Associates, LLC,
 c/o Victorias Secret, POB 41067, Norfolk VA 23541
 516438305 EDI: RMSC.COM Jun 02 2017 22:08:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516437277 ##+Portfolio Recovery Ass, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 24

Date Rcvd: Jun 02, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2017 at the address(es) listed below:

Adrian Johnson on behalf of Debtor Lizzette Quiroga evanf@diazlawnow.com
Brian C. Nicholas on behalf of Creditor U.S. Bank National Association, as Trustee, successor
in interest to Bank of America, National Association, as Trustee, (successor by merger to
LasSalle Bank National Association) as Trustee for Morga bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Charles H. Jeanfreau on behalf of Creditor Specialized Loan Servicing Charlesj@w-legal.com,
BNCmail@w-legal.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor
in interest to Bank of America, National Association, as Trustee, (successor by merger to
LasSalle Bank National Association) as Trustee for Morga dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent
for Morgan Stanley Mortgage Loan Trust 2007-3XS, U.S. Bank National Association, as Trustee,
successor in interest to Bank of America, National Assoc nj_ecf_notices@buckleymadole.com
Nancy Isaacson nisaacson@greenbaumlaw.com, admin@remote7solutions.com;J101@ecfbis.com
TOTAL: 6